

September, 1956

the Canadian *Realtor*



Looking out to sea from Halifax Harbor, Angus L. MacDonald Bridge in foreground.

1956 C.A.R.E.B. Roster pages 15 to 42

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the Canadian Realtor



★ "It is well for a man to respect his own vocation, whatever it is, and to think himself bound to uphold it and to claim for it the respect it deserves."—Charles Dickens.

★ Canadian business is growing more and more concerned with the plight of education, and our supply of properly trained people. The whole problem has been brought into the limelight through the recent conference on the subject sponsored by Avro. Our purpose here is not to delve into the real and potential shortage of engineers, technicians and the like, but to examine the ramifications of the problem as it applies to us realtors.

★ It is generally acknowledged by everyone today that education is a prime and necessary tool in the forward movement of our whole economy. Horatio Alger is always admirable, but it's a safe bet that if the self-made men of our generation had had the advantages of further education in their chosen fields, they'd have made even greater achievements more quickly.

★ Our business and social worlds have grown too complex for us to have professional knowledge of any field without "book larnin'". It's too wasteful for us to muddle along picking things up, when all kinds of educational institutions offer us knowledge in organized fashion. Nothing will ever substitute for direct experience; we don't want to be a nation of theoreticians. But theoretical experience in the classroom, combined with practical experience, will take us further than either alone.

★ What other reason could there be for the existence of the institutes of study which have been set up in conjunction with almost every business and professional association in Canada? We have our Canadian Institute of Realtors, and its inspiration without doubt came from the realization that there must be some source through which people engaged in the real estate profession could enhance their knowledge of their field.

★ Education is a continuing process, in each of us.

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

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THE CANADIAN REALTOR is published monthly by Southam Printing Company Toronto, Telephone EM. 3-4021, 19 Duncan St. Editor—Isobel M. Thomas; Business Manager—George Collington; Advertising Manager—William J. Flynn.

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THINK Your Way to Sales

About 98 per cent of all books or pamphlets on selling lay great stress on the ability of the reader to develop a glibness, or cleverness, at meeting objections, a quick-as-a-flash technique in verbally combating the customer's waning interest or indifference. In fact, not so many years ago, almost every large real estate organization had what was then known as a "closer". He was the fellow who swept the prospect off his feet, rammed the pen into his hand and got the signature, talking all the while at such a pace that even the most adamant customer "bought" as a matter of self defense.

Fortunately, this practice has almost ceased to exist (all real salesmen do their own closing) but there is still the lingering suspicion that to be a good salesman one must be a gee-whizz of a talker. Well, this brings to mind first of all the fact that "Samson slew the giant with the jaw bone of an ass" (so say the scriptures and possibly realtors can be guilty of "slaying" prospective sales with the same instrument if they aren't careful.

Not long ago I read a book on how to get along in the world. Most of the book was trite and time-worn, but one sentence stuck in my mind so forcefully that when I sat down to write this piece I got the book and, without pause, turned directly to the page where the sentence appeared. The sentence was this: "If you want

to live successfully you have to learn to keep your mouth shut. God gave you two ears and one mouth, so that you could listen twice as much as you talk." There you have it.

Let Customer Talk

For one thing, when we are about the business of showing or discussing a piece of real estate we constantly talk more than we listen. The only way we are going to learn what the customer wants, what he thinks in his heart, what his desires are is to let him tell us. But we don't because we are honestly so enthused about the property, or the project, and are so certain he knows, so little about it that we think only a constant stream of explanatory sentences will bring him up to date and to our level where he can appreciate what we have to offer.

One day at the beach the nurse of a small but intelligent eight-year-old, endeavoring to get her charge to hurry home, said: "Come along. You have looked long enough at those waves and everybody is going away." The answer (remember I said he was bright): "They watch what I am watching, but they do not see what I see."

There again you have it—straight and true and potent as the arrow to the target. To the hesitant, plodding, indecisive prospect could it not be possible that he thinks we do not see? If we don't interrupt he may paint his own picture of the pleasant hours he will spend in that living room with its well-used fireplace and bookcases, and is not worrying at all about the antiquated heating system which we are yearning to explain can easily be overhauled and made serviceable, or the garage which is too small for the present longer cars but which can easily be elongated at small expense. There lies a great danger . . . the temptation to try to verbally cover every visible objection without letting the customer dream a little and "see what we do not see!"

It is a well known that one of the first elements of successful selling is to become enthusiastic and to be able to show it and, if possible, impart it to the prospect. But enthusiasm is not composed wholly of talk; or exciting sparkling witty comments designed to "slay" the prospect with cleverness and eventually "swoon" him into buying. It **can** be composed **wholly** of a quiet, searching, sympathetic, and dignified inquiry into what your prospect is like; where his interests lie; why he wants what he wants. When he at last learns through your cordial and composed treatment that you know these things, you are "tuned in", so to speak, with his

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thinking. The excitement and enthusiasm will be there all right, but he will be the one who exhibits it toward you and what you are trying to get him to do. He will like you because you have made it plain that you understand him. After all, there is only one way in the world to get anybody to do anything and that is by making him want to do it.

All this requires more thinking and less of the artificial, timeworn and tattered sales promotion schemes now so casually and hopefully indulged in by all of us, everywhere.

Clients' Confidence Real Test

One of the real tests in this business is to, first of all, ask ourselves and face one important question: Do we deserve confidence? If not, we certainly won't get it. The fellow who constantly lists property at \$35,000 and then produces a first off of \$27,500 doesn't deserve confidence. The seller who relied on his realtor's skill and sees it rebuked day by day as the prospects come and look and saunter away, loses confidence. And the prospects who looked first off and would have bought at \$27,000 but were urged to buy at \$35,000 and assured that it was a good buy at that price, have lost confidence in the realtor, too.

On the other hand, the solid performer, out of his experience and skill knows how to figure out almost to the dollar what a property is worth, lists and offers it at that or doesn't list it at all. Eventually he has the sellers saying that "that fellow knows his stuff and really sells 'em" and prospective buyers soon learn by word of mouth to seek help and advice and guidance from such a realtor because he has built a reputation for offering properties at what they are fairly worth on the existing market.

Realtors Must Know Values

I mentioned knowing how to figure out what a property is worth. That implies some skill as an appraiser; but the realtor who does not at least know the rudiments of estimating value by accepted and standardized methods is licked before he starts. He won't know the why of anything about price except that so and so sold for such and such and therefore the subject property probably ought to bring a like amount. That is a potent charge but, being only too true, it must be made.

Everything suggested here as an aid to the salesman's equipment can be accomplished with just a little hard thinking. Of that all of us do too darned little. There is the constant striving for material gain; more

transactions, meeting sales quotas, winning the monthly prize; the frenzied race for more and more volume and, worst of all, the constant measuring of success by what we say of ourselves in our ads, our radio spot blurbs, our T-V promotion pieces and too little concern about what others say about us because of what we do. After all, what people say behind our backs is our REAL reputation in the community.

Thinking is a tough job; especially creative thinking. Something near to it gets into our advertising but not nearly enough. We seldom pause to picture what the reader of the ad will think, what his reaction will be to what we have written. We almost always write what we like. Advertising does two things. It either draws people or repels them.

Writing Good Advertisements Takes Time

Taking the time to write a well thought-out ad is the vital key necessary to successful classified selling today.

Ask yourself "What am I trying to sell?" Is it location? (this heads the list of buyer requisites). Then say so. Is it an unusual feature about the house—big family room, pool, etc.? Then say so! And if it's price, say so—prominently. Whatever the attention-getter, it should always be in capitals. The ideal ad combines the use of both large and small type and all the white space you can possibly afford, particularly at the top and bottom to make it stand out from the crowd.

Occasionally some buyers comment that when looking for an inexpensive house they read only the fine type ads, feeling that here are hidden the bargains. On the other hand, if there is a number of cheaper houses being advertised, naturally the one with the big headline stands out from all the rest. Not everyone wishing to buy has either the eyesight or patience to read all the fine print. Why not try it both ways and attract both types of buyers?

How often should an office advertise? On an average of at least one ad a day. Many real estate people feel that the weekend is especially good, so some go all out and spend

To get back to this thinking business, we need to take more time out from the hurry and bustle of the average business day to simply sit down and reflect and contemplate and compose ourselves. Like the old Negro when questioned about the fact that he seemed never to worry. He replied, "Well, when I works, I works hard. When I sits I sits loose. And when I worries I goes to sleep."

I'm in favor of more of that "loose sitting" in our business; more time to just think about how to handle this problem, how to promote that project, how to sway that prospect or to get that listing at the right figure. And I favor a lot less of the power house, knock-'em-dead tactics which seem to have gained too much of a head start in this fantastic world in which we are now living.

their entire budget at this time only. Statistics prove that putting all your advertising eggs in one basket does not bring the best results over a period of time. Far better to have fewer, smaller ads running consistently throughout the week.

If you have the same ad, say, for four days in a row, rewrite it for its fifth appearance. Not all readers are attracted for the same reason or by the same headline. There are exceptions, of course, especially when you obtain better than average results.

What attracts attention? Dots, stars and check marks do. But when they become distractors rather than attention-getters they lose their value.

A word of caution to the hasty ad writer: Don't waste your money by using old worn-out cliches such as "See it today—A good buy", etc. These things describe absolutely nothing about your property to an inquisitive buyer. What happens? Chances are he passes yours up for one that does.

(Continued on page 14)

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TORONTO, ONT.

APPRAISAL SECTION

Your Appraisal Editor, J. I. Stewart, is a graduate of the University of Toronto and Osgoode Hall Law School. He has also successfully completed the Post Graduate Course in Town and Regional Planning at the University of Toronto and is a graduate student in the Institute of Business Administration of the School of Graduate Studies, University of Toronto. Mr. Stewart is manager of the Appraisal and Mortgage Department of Shortill & Hodgins Ltd., Toronto.



J. I. STEWART
M.A.I., A.A.C.I.,
S.R.A.

For What It's Worth

Appraising In a Multi-Office Real Estate Firm

Our author this month, A. E. Jellis, is manager of the appraisal department at L. T. Melton Real Estate Ltd., Edmonton, a position he has held for the past two years.

He sold real estate for two and a half years, and has had six years experience in mortgage loans with North American Life as an inspector and assistant manager.

Mr. Jellis is an accredited member of the American Institute of Real Estate Appraisers and of the Appraisal Institute of Canada. He is a past chairman of the Edmonton Chapter of the A.I.C., and is at present a member of the A.I.R.E.B. regional committee and chairman of the appraisal committee, Edmonton Real Estate Board.

Appraising in a multi-office real estate firm is not too different from appraising in any other situation. An appraiser may move to Alaska or to the Hawaiian Islands and, the same fundamentals, basic rules and practices still apply. However, the difference is a matter of adapting to local conditions and acquiring local data. Once this is achieved he may then start appraising with confidence.

In order to give the reader a better understanding of a multi-office real estate firm, a word about our organizational set-up is essential. Our president, S. L. Melton, is the only person I shall name as he is so widely known throughout Canada in the real estate field. Next in line to the president we have a general manager to whom the following personnel or departments are responsible: residential sales manager, industrial and commercial sales manager, insurance, accounting and appraisal departments.

The residential sales manager heads nine branch offices located strategically throughout the city. All residential sales are handled in these offices only. Each branch office consists of a manager, four or five salesmen and a stenographer. The main advantage in this division is that each office is restricted to a specific territory where it can do a better job. A salesman does not have a briefcase under each arm bulging with listings. He has fewer listings, he has inspected and understands each listing he carries. He does not knock on a door to find the house sold 45 days earlier. A new salesman can start producing earlier than normal because the problem is broken down and simplified. This idea is not entirely original. The most outstanding example in our time possibly was the late Henry Ford's organization.

The commercial sales manager heads the following departments which have managers and salesmen: industrial east, industrial west, business department, farmlands and acreages, and property management—all operated out of the main downtown office.

The big advantage in appraising in an organization of this size is the vast amount of current sales data that is available at your fingertips. For example, our residential sales amount to over 200 homes per month or gross monthly residential sales in excess of two million. The basic quota is \$85,000 in commissions, and translated to sales means a minimum quota of \$170,000 per month. The commercial department has a minimum quota of

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\$25,000 in commissions, which transposed to sales indicates a minimum of \$500,000 per month. This has been exceeded in the past six months.

The availability of statistics such as the aforementioned simplifies the task of an appraiser. However, I do find I have to go outside our organization at times for data. I am most happy to say that competing agents and brokers have always co-operated to the fullest and it is a wonderful experience to enjoy this friendly co-operation. It augurs well for the future possibilities of the real estate business becoming a profession. It must be remembered that, of necessity, data has to be on a reciprocal basis as no appraiser is an island unto himself. Rental statistics are available in our property management department and insurance rates are available in the insurance department. In breaking down a problem many of the unknowns can be solved right in our office. I have had considerable pleasure working out a system of heat factors with a fellow appraiser. We have been remarkably successful in forecasting heating costs on various types of buildings in this area.

Good Relations With Assessor "Must"

The existence of friendly and cordial relations with your city tax assessor is a must and cannot be stressed too strongly. We all know our ratios and the basis upon which civic taxes are set, plus local improvement charges, but it is very comforting to get the opinion of the man who is going to set the actual levy. This is of the utmost importance if an appraisal is made from blue prints of a large office building in the planning stage, as happens so frequently.

It has been my experience that the less personal thinking injected into an appraisal the more likelihood of its accuracy. Appraisers, like everyone else, are subjected to a lot of misleading information, but by constant sifting and sorting a reasonable facsimile of the truth will emerge. I am not a reader of fiction but have been informed of current best sellers on the subject of love, wherein the author (or is it authoress), being young and virginal, has produced this masterpiece of the intricacies of the subject simply by the function of the mind. Such is not the case in writing appraisal reports. The finest experience can only be gained by selling the product in the field; the next best thing is to be close to a large volume of sales data.

In view of the foregoing trivia and otherwise, you have probably been misled to believe that all my clients are happy and satisfied. Unfortunately, such is not the case. My batting average is good but it is not 1,000. The dissatisfied generally fall into groups such as:

- 1) Prospective vendor who plans to realize a price several times in excess of what the property is worth, or sell an obsolete building at a figure where he can erect a new conforming structure.
- 2) Those who know instinctively that you are completely wrong because all buildings sell at 10 times the net.

Generally the closer a person is to the subject of real estate the more acceptable your appraisal report. There is no substitute for informed judgment based on the experience of a qualified appraiser.

I am fairly close to a lot of salesmen at all times and the most frequent request I get is for some simple rule that fits all situations that will help them in their business. In other words, appraisal reduced to its lowest

(Continued on page 14)

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"Courtesy to Board Realtors"

Co-op Figures Show Drop in July; Better Reporting Urged

Listings made and sold have dropped again in July—gross co-op sales by about a million dollars, listings by 420 and listings sold by 51. It is to be hoped that the slump, continuing from June, is mainly of a seasonal nature, and that co-op activity will perk up come the fall.

Rank of member Boards, based on gross co-op sales of the year to date, is unchanged from June until we get to the 22 mark, which Sarnia has taken over from Galt. From 22 to 35 there is considerable shuffling, but no marked changes.

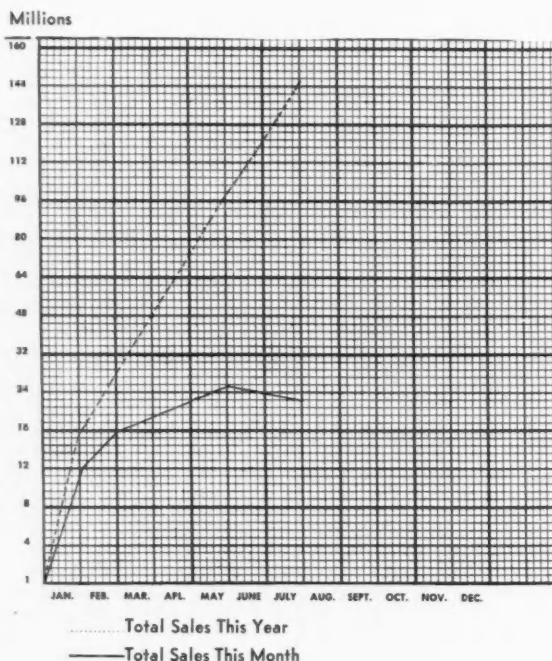
In the top 10, Calgary and Ottawa are neck-and-neck around the nine to \$9½ million mark, with Winnipeg trailing closely. London and Victoria are within \$300,000 of each other, ranking nine and 10 respectively.

Once more we urge member Boards to make sure their co-op reports are sent in to Bill Follows in time for publication. Each month one or two are too late, and obviously the table achieves greatest significance if figures for every board are included. When we first started featuring the co-op report in the Realtor, we used the figures of the previous month. It was necessary, starting in the August issue, to delay them by one month, due entirely to the tardiness of Boards sending in their reports. The time lapse is now more than enough for reports to be submitted, and we urge that the few blanks remaining in the table should disappear for ever.

Phil Seagrove, better known as "Mr. Co-op", with the monthly statistical summary of co-op operations across the country.



Co-op Sales Volume Graph



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54-56

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Co-Op Statistics

Position as of June	Position as of July	Board	Gross Co-Op Sales			Listings			Listings Sold			Population in Thousands
			Year to Date	July	June	Year to Date	July	June	Year to Date	July	June	
1	1	Toronto.....	41,083,775	7,218,991	6,969,490	7,424	1,238	1,265	2,764	492	457	1,250
2	2	Hamilton.....	24,086,738	3,544,019	3,690,945	5,485	802	851	2,252	335	349	225
3	3	Vancouver.....	20,152,699	2,725,278	3,188,631	6,375	853	982	1,928	274	295	525
4	4	Calgary.....	9,435,030	1,503,772	1,539,420	2,429	334	372	819	129	134	170
5	5	Ottawa.....	9,001,876	1,485,500	1,640,285	1,561	239	267	610	103	113	220
6	6	Winnipeg.....	8,656,986	1,395,767	1,635,140	2,217	354	368	859	132	156	390
7	7	Montreal.....	5,693,383	622,200	717,025	708	105	118	203	30	26	1,500
8	8	Edmonton.....	4,939,717	787,010	921,800	1,784	224	312	506	86	89	210
9	9	London.....	3,961,359	574,680	593,329	818	119	107	386	51	58	101
10	10	Victoria.....	3,674,611	647,651	639,700	1,270	182	237	406	72	73	113
11	11	Kitchener.....	2,793,925	337,450	569,300	772	118	115	277	32	55	57
12	12	New Westminster.....	1,837,284	308,053	199,211	743	112	96	205	35	23	....
13	13	Brantford.....	1,573,232	187,000	290,460	386	55	60	184	20	33	51
14	14	Windsor.....	1,430,045	195,100	195,250	358	47	43	138	17	21	175
15	15	Oakville.....	1,031,908	80,850	53,580	98	29	12	69	6	3	10
16	16	Orillia.....	1,003,582	132,286	137,400	148	19	37	105	15	18	13
17	17	Saskatoon.....	867,422	193,250	160,229	363	72	44	116	23	17	16
18	18	Peterboro.....	714,100	119,450	149,900	273	43	46	76	11	16	15
19	19	South Peel.....	634,750	189,950	153,762	162	31	29	41	11	6	48
20	20	Niagara Falls.....	505,675	79,800	44,200	201	33	32	52	10	5	50
21	21	Sudbury.....	442,490	109,140	84,750	166	32	39	40	8	7	46
22	22	Sarnia.....	412,506	115,356	51,800	110	19	13	41	11	6	45
23	23	Guelph.....	366,700	120,500	70,650	92	15	18	40	12	7	....
24	24	Galt.....	358,240	56,000	46,100	146	26	28	45	7	6	23
25	25	St. Catharines.....	292,200	117,700	56,200	94	23	30	29	12	6	40
26	26	Sault Ste. Marie.....	207,050	18,100	48,700	48	7	11	19	2	5	36
27	27	Fort William.....	200,800	.....	45,050	77	....	10	27	....	6	38
28	28	Welland.....	188,700	15,000	53,700	117	12	18	19	1	5	40
29	29	Kingston.....	150,950	69,000	13,500	38	11	6	11	5	1	40
30	30	Brandon.....	135,500	.....	.....	58	7	6	18	4	2	24
31	31	North Peel.....	127,350	.....	5,000	29	.....	1	11	....	1	25
32	32	Oshawa.....	110,550	27,500	7,000	85	11	18	20	3	1	50
33	33	North Bay.....	27,100	.....	.....	84	14	23	25	5	7	12
34	34	Cornwall.....	8,500	.....	.....	....	....	....	....	....	....	35
35	35	Barrie.....	.....	.....	.....	....	....	....	....	....	....	....
Totals.....			146,106,733	22,976,353	23,971,507	34,719	5,188	5,608	12,395	1,954	2,005	5,669



Real Estate Association

Membership

Membership in the Saskatchewan Real Estate Association has increased 46.4 per cent since the Annual Convention. Each member was presented with a Certificate of Membership indicating that the holder is an "Individual Active Member". The constitution, code of ethics and schedule of commissions and charges have been given every member for review. Laurence Wickett, a Saskatoon realtor, accepted the appointment of secretary-treasurer of the Saskatchewan Real Estate Board, and has been busy contacting every single agent in the province, urging their support.

ADVERTISING RESULTS

that produce
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Board Meeting

A special Board of Directors meeting of the S.R.E.A. is slated to complete the preparation and presentation plans for a brief to the provincial government, covering proposed changes in the Real Estate Licensing Act, 1953.

The Board will also investigate the possibilities of putting into operation the convention recommendations that a multiple listing service be established province-wide; and that the province be zoned for the purpose of closer co-operation of real estate agents within such zones in the exchange of clients, listings of farm lands and other properties, towards the increasing of interest generally among agents to become members of the S.R.E.A.

Prince Albert

Realtor Fern Pavelick of Prince Albert, recently elected a director of the S.R.E.A., was instrumental in arranging a dinner meeting for brokers and salesmen in that area. Don Koyl, regional vice-president, was the main speaker on the occasion. He was chiefly interested in encouraging those present to become active associates of the Canadian Association of Real Estate Boards. Some tangible advantages include the education program through the recently formed Canadian Institute of Realtors; the opportunity and privilege of utilizing the word "realtor", and the close relationship and broader understanding of the Canadian real estate

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field achieved through the pages of the Canadian Realtor.

Harry Link, president of the S.R.E.A., said that he was convinced that the majority of problems facing real estate brokers and salesmen could be solved if they would work together through the co-operative selling service, exchanging ideas and properties in a co-operative spirit. Mr. Link said that he felt the foundation of organized real estate was the provincial Licensing Act, under which all salesmen must operate. This serves as protection not only for salesmen but for buyers and sellers as well.

Doug Woodley, past president of the S.R.E.A., effectively illustrated how the regular meeting of real estate firms in a city resulted in providing a professional service to the public. The speaker noted also that at points where standardized listing forms, offer-to-purchase forms and schedules of commissions and charges had been agreed upon by those handling real estate, a minimum of misunderstanding and complication had arisen. Tangible evidence of the value of organized activities between firms, in addition to the above, was the obvious enthusiasm that was generated among the salesmen as a result of stimulating exchanges of ideas.

The three speakers held a lengthy discussion and question period and a decision was made to call another general meeting at an early date to ensure membership in both the Saskatchewan and the Canadian Associations.

President's Visit

President R. A. Patterson's visit to Saskatchewan is awaited enthusiastically. Mr. Patterson will be the guest of the S.R.E.A. at a special banquet which the directors of S.R.E.A. have also been invited to attend. The opportunity of hearing news and views from across the dominion will certainly be one to bring into focus the general field of interest and com-

(Continued on page 13)

ALBERTA



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A thumbnail sketch of your fellow Realtors in Alberta so you'll know who's who.



Stan Melton
Edmonton, Alta.

Owner-manager of Edmonton's largest real estate firm, and active executive in our regional and national real estate associations, Stan Melton did not enter the real estate field until 1945. He once said he would never go into the business, but now he thinks it's the best in the world.

Stan Melton was born at Jasper Place, Alberta, in 1919. He was on active service throughout the Second World War, was wounded twice and received the Military Medal for valor in the field from King George VI. He was also recommended for further recognition.

On his return from overseas in 1945 he took over his father's real estate business, and incorporated it in 1950. The firm has mushroomed to its present enviable position as the largest in the City of Edmonton.

Mr. Melton is an active joiner, holding memberships in the Edmonton, Alberta, Canadian and National (U.S.) Associations of Real Estate Boards. He is also a member in the Institutes of Real Estate Brokers, Farm Brokers and of Management. These activities are in addition to his hobbies of golf and other sports. Mr. Melton was married in England during the war and has five children.

Real Estate Association

He is a past regional vice-president of the C.A.R.E.B., a past president of the Alberta Real Estate Association and of the Edmonton Real Estate Board.

Education Committee

The Educational Committee of the Alberta Real Estate Association announces plans to continue the first year course in Real Estate Principles and Practice in the cities of Edmonton, Calgary and Lethbridge during the coming winter. As in the past, the course will be conducted through the Department of Extension of the University of Alberta.

It will consist of 12 lectures and will be based on material and subjects contained in the C.I.R. Correspondence Course. The 12 lectures will deal with brokerage, law, ap-

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praisal, property management and economics.

The university course will be available to all members of the real estate business as well as members of the public, and it is anticipated that the cost for the course will be about \$20.00.

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Association of Real Estate Boards

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Secretary-Treasurer: H. W. Follows.

Harry McArthur, vice-president of the Toronto Board and former chairman of Toronto's co-op, speaking to the Hamilton Board.



O.A.R.E.B. 1957 Convention at Ottawa

Plans for next year's Ontario Association of Real Estate Boards convention are well underway, most of the committees having already drafted their initial plans. Roy Wymark, convention chairman, states that much local participation is expected, both in committee work and attendance.

Committee members for the 1957 O.A.R.E.B. Convention are as follows: display committee—Hal Hallonquist, chairman, members to be chosen; finance committee—Rene Lalonde,

chairman, Miss D. J. McLean, R. Wymark; head table committee—Tom Shipman, chairman, A. H. Newman, R. Lalaide; house committee—Leslie Wong, chairman, J. D. Watterson, Don Wagner, W. B. Kelly, Mrs. N. Clarke; ladies committee—Mrs. M. Rand, chairman, Mrs. F. Norton, Mrs. R. Morin, Mrs. H. Hallonquist, Mrs. N. McFarlane; reception committee—Directors, plus all conference workers; registration & reservations committee—Tom Reddick, chairman, Ben Karp, H. Graham, A. H. Fitzsimmons Jr.; Sergeant-at-Arms committee—C. Macartney, chairman, I. Tradburks, L. C. Evans, E. F. Atkinson, G. L. Hobson; publicity committee—yet to be formed; speakers committee—Ned Rhodes, chairman, P. H. McKeown, F. N. McFarlane; transportation committee—A. B. Howatt, chairman, P. Belot, B. Davidson; entertainment committee—T. A. Clark, chairman, L. Lewis, A. K. Davies, M. Denison.

Permanent H.Q. for Ottawa

This month will see the Ottawa Board's move to new permanent quarters at 303 Waverly. The new office is a three-storey brick home, and work is going ahead on alterations. The main floor will be devoted mainly to co-op offices, with printing room at the rear. The Board room and other offices will

be on the second floor, with the third left vacant until required.

Chatham

Urging more support for co-op real estate selling, Wilf Webb of the London Board told Chatham realtors on August 13 that they must further their joint effort if they wish to boost sales. He noted that the London Board in their first year of operation—1951—did little more than a million dollars worth of business. This year they will exceed eight million.

Mr. Webb outlined the commission set up of co-op operation, and the advantages accruing to lister, salesman and client under the system.

Board President Gordon Want introduced Mr. Webb, who is a regional director for O.A.R.E.B., and Eric Bown thanked him.

Hamilton

At the August 8 meeting of the Hamilton Board for the discussion of co-op affairs, a notice of motion was brought forth to increase the minimum listing period from 30 to 45 days. The motion was unanimously adopted, to come into force August 15.

Harry McArthur, vice-president of the Toronto Board and former chairman of the Toronto co-op, was speaker on the occasion, explained and

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urged the adoption of the above motion. He outlined the benefits which would result, and described other innovations developed by the Toronto Board concerning co-op.

Saskatchewan

(Continued from page 10)

mon problems of real estate personal across the country.

Annual Conference

The 13th Annual Conference of the C.A.R.E.B. at Halifax will be attended by at least three Saskatoon realtors: Don Koyl, Harry Link and Doug Woodley. They have said they will be prepared to present complete

reports on the proceedings. Mr. Link is offering to carry his report to any Saskatchewan point prepared to call a meeting for the purpose. This generous offer is indicative of the keen interest the Saskatchewan president has in making 1956 a banner year for the S.R.E.A.

From reports received at press time, realtors from all over the province are earnestly trying to arrange to join the delegation from Saskatoon.

New Co-op Office

Saskatoon has opened a new separate office for co-op selling service. During August, the million-dollar mark was reached in co-op sales for the year to date.

COAST TO COAST

Vancouver

Directors of the Vancouver Board presented cash prizes to salesmen who scored highest in co-op, at a luncheon on July 25. Presiding was Len Korsch, chairman of the Multiple Listing Committee.

Grand prize winner was Doug Kirk of Macaulay, Nicolls, Maitland & Co. Ltd., who won \$500 for the highest volume of sales under co-op. His score was \$102,000 in the period—a little over a month.

Charles Rice of Pemberton Realty Ltd. won \$400 for greatest number of listings sold—five for \$68,500. Roger Lecompte of Frank Dobson Realty won \$400 for selling the greatest number of listings within 15 days of their being listed—five for \$38,650. W. E. J. Lefoyof Bell-Irving won \$400 for the largest single listing—\$53,500.

Montreal

Value of real estate sales on the Island of Montreal in the first five months of the current year showed substantial increases over a year ago, according to figures released by the Montreal Board.

The Board reported sales within the city wards valued at \$133,519,060 during the period, an increase of \$36,482,804 over the year-ago total of \$97,036,256. The number of transactions advanced to 6,038 from 5,477. Heaviest volume took place in Ahuntsic where sales of \$23,297,150 were transacted.

Sales in the suburban municipalities totalled \$81,476,581 in the five-month period, a rise of \$17,096,140 over the year-ago figure of \$64,380,441. Sales numbered 4,784 compared

with 4,224. Heaviest volume of business was transacted in St. Laurent, where 391 sales totalled \$11,730,662.

During May, sales in the city wards dipped by \$2,771,438 to \$23,374,635 from \$26,146,073, while in the suburban municipalities transactions rose by \$1,051,607 to \$18,645,769 from \$17,594,162. Sales in the city wards in the month totalled 1,151, down from 1,383 a year ago, and in the suburban areas numbered 1,006, down from 1,156.

A recent amendment to the National Housing Act has opened the floodgates to a \$750-million market in home improvements. The legislation became operative at the start of July, but has taken a few weeks to be put into operation by the banks. It increases the maximum loan for one-family-home improvements from \$2,500 to \$4,000 and increases the repayment period to a maximum of 10 years, subject to arrangement, as compared with the three-year and five-year maximum under previous rules.

Most trade associations with the likelihood of profiting from the increase in improvement money are making plans for promotion among home owners, and it is expected that a major drive this year or early next year will encourage owners to go ahead with additions and improvements to their houses.

Special attraction of the home improvement loans is that the process for securing them is simple and, under some circumstances, can be secured within a few days of application. It's also reported that the banks are lending for this purpose more readily than for straight mortgages.

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Appraisal Section

(Continued from page 71)

common denominator, or a 50' tape with 10 rules engraved on the case. This situation, no matter how desirable, is not possible and if it were possible there would be no appraisers. Let us take a simple example:

Building A 60 x 60 — floor area — 3,600 sq. ft.

Building B 30 x 120 — floor area — 3,600 sq. ft.

But the vast difference is in perimeter walls — 240' vs 300', a sum total of 60' in exterior wall construction in B in excess over A. If a problem such as the foregoing were typical of all real estate problems it would be possible to set up a course like Arthur Murray who teaches you to dance in a hurry.

The nature of real estate being what it is, where the prime law is changed, makes it so fascinating and so elusive. It would be foolhardy indeed to think of value in static terms since real property is subject to cause and effect of many forces and ideas. I have heard it said by many salesmen, "Do not study appraising as it will reduce your ability to sell." This statement is true to a degree but I would answer it by quoting what some sage said years ago, "A little knowledge is a dangerous thing."

Having sold real estate at one time I am naturally very close to all salesmen and have highest regard for them as they are very close to where my heart is supposed to be. You, dear reader, please bear with me as I am about to subject you to a supposedly true story. I had a prospect who was a former market gardener, who

sold his holdings to a large house builder for a sizeable bundle of cash. He stated he was in the market for an apartment building and after several attempts at closing after various presentations I felt he could not be sold. I realized he felt he did not possess the necessary business ability and personality to run an apartment building successfully and to this I reluctantly had to agree.

Now this individual was of foreign extraction, and he did possess an amazing facility in mathematics. I dare say he could count as fast as any oriental on an abacus. However, I did finally manage to sell this man a single-tenant, leased warehouse package deal. In his gratitude for obtaining this investment he told me the following story.

An immigrant, whom we shall call Luigi, came over to this country and landed at Montreal where he fortunately got a job as a dog catcher. Luigi apparently was very capable at this job but he kept no records as he was illiterate; he subsequently was fired. With the proceeds of his salary and separation pay he bought a ticket to Winnipeg and got a job selling real estate. With time and good fortune he became fairly wealthy and decided to buy a downtown office building for two million dollars. However, on checking into the situation he found he was \$50,000 light on equity so he called on his bank manager, who readily agreed to advance the funds. He tossed a note pad over to our hero and asked that he sign the bottom line, whereupon he put a big X. (He used the big X for big deals.) This upset the bank manager so much that he blurted out, "You mean to tell me you have all that money and can't write your own name?" To which Luigi replied, "If I coulda write I woulda stilla be a dog catch in Montreal!"

Good Ad Writing

(Continued from page 51)

Try to develop a distinctive type of ad and stick to it. This will become your trade mark and a means of developing a following. An outstanding, individual style will be immediately recognizable. A good brand name means just as much to a prospective buyer of a house as it does to a wise housewife out marketing. In this case, you are selling your ability, experience and time, and above all yourself.

Fifty per cent of the value of your ad is lost if the office signature is not in large type—the bigger the better. It is also just as important for the salesman to identify himself—particularly when advertising an expensive home, as this type of client prefers to call and ask for the salesman by name.

Last, how can your office publicize itself most effectively so that people will seek to list their house with you? One of the best ways is to show what you've accomplished. How? By listing the addresses of houses sold by your office during the last month.

If you don't have the number of "solds" that you like, try spending more time writing your ads, for it pays to advertise—well!



E. W. Gladstone

We had hoped this issue to bring our readers a full report of the 7th

Annual Congress of the International Real Estate Federation, held in June in Vienna.

The Canadian delegation was lead by E. W. Gladstone, Toronto realtor, who was re-elected a vice-president of the Congress. He first held office in 1955.

Unfortunately, Mr. Gladstone and his wife, who had stayed in Europe for a month following the Congress for a private tour of the Continent, were on the ill-fated Andrea Doria when it collided with the Stockholm. All of the Gladstone possessions, including papers concerning the Congress were lost, and this will cause a delay in our presentation of the report. We hope to publish it in the October issue.

Friends and fellow-realtors will be glad to know that though Mrs. Gladstone was injured and both were victims of shock, recovery has been complete.

Doctor: "Drink plenty of water and that will prevent you getting stiff in the joints."

Patient: "But Doc, some of the joints don't serve water."

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Cities and Towns are listed in alphabetical order under Provinces in which they are located.

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I. J. Oleskiw.

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28-39 Ewen Rd., R.R. 1, Hamilton,
Sam J. Paikin.

H. J. Penton, R.R. #5, Hamilton,
H. J. Penton.

Phinney & Myers Real Estate,
367 Main St. West,
Grant W. Phinney.

Clarence Price, 58 New St.,
Clarence Price.

Charles E. Purnell, 64 Hughson St. South,
Charles E. Purnell.

William E. Pusching, 42 James St. South,
William E. Pusching.

M. Rehner, 138 Bold St.,
M. Rehner.

S. A. Restivo, 1 Colborne St.,
S. A. Restivo.

John E. Richarz Real Estate,
595 Wellington St. South,
John E. Richarz.

Ridout Real Estate Ltd.,
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D. McEniry.

F. C. Ritcey, 639 James St., South,
F. C. Ritcey.

Don B. Robins, 249 East 17th St.,
Don B. Robins.

T. A. Rogers Realty Ltd.,
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Thos. A. Rogers.

William G. Rooke, 414 King St. East,
William G. Rooke.

John D. Rosart, 590 Main St. East,
John D. Rosart.

A. J. Roseborough, 957½ Barton St. East,
A. J. Roseborough.

Royal Trust Company, 1 Main St. West,
T. L. Simpson.

George Sanders, 466 Barton St. East,
George Sanders.

Fred Sargeant, 6 Barons Ave. South,
Fred Sargeant.

Anthony J. Scime, York & Bay Sts.,
Anthony J. Scime.

P. A. Seagrove, 36 James St. South,
P. A. Seagrove.

Victor Skretkowicz, 735 Barton St. East,
Victor Skretkowicz.

Robert Snively, 214 Brant St., Burlington,
Robert Snively.

A. G. Somordolea, 175 James St. North,
A. G. Somordolea.

Spenceley Realty Ltd., 601 James St. South,
Harry Spenceley.

William J. Stoneham, 225 James St. South,
William J. Stoneham.

Steadman, Kronas, Valevicius Ltd.,
366 Main St. East,
J. G. Steadman.

E. C. Stevens, 1182 Cannon St. East,
E. C. Stevens.

Stubbs & Mooney Realty Ltd.,
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Albert A. Takefman, 36 James St. South,
Albert A. Takefman.

W. W. Taylor, 1503 Main St. East,
W. W. Taylor.

M. A. Tekatch, 757 Barton St. East,
M. A. Tekatch.

R. Tesla Real Estate, 1294 King St. East,
Gord Golding.

Thompson & Thompson, 21 Main St. East,
L. J. Smythe.

C. Gordon Todd Real Estate Ltd.,
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C. Gordon Todd.

Trenholm & Rinehart, 1889 King St. East,
Norman Rinehart.

H. A. Truman, 329 Ottawa St. North,
George M. Truman.

Tonkin & Tonkin Real Estate,
1110 Barton St. East,
Frank Tonkin.

Dan V. Turner, 343 East 36th St.,
Dan V. Turner.

Lloyd G. Utter,
144 Brant St., Burlington,
Lloyd G. Utter.

John Voortman, 761 Main St. East,
John Voortman.

Percy C. Walton, 2 King St. West,
Percy C. Walton.

George N. Westbrook, 950 King St. West,
George N. Westbrook.

H. B. Whipple Co. Limited,
230 James St. South,
Albert Feldman.

Norman A. Wilkes,
City Assessment Commissioner,
City Hall, Hamilton, Ont.

James E. Wilson, 567 York St.,
James E. Wilson.

W. H. Youngs, 120 King St. East,
W. H. Youngs.

KINGSTON

J. H. Allmark, 141 Collingwood.

E. L. J. Comeau, 119 Alfred Street.

P. G. Davy, 282 Queen Street.

Trevor Dossett, 151 Wellington Street.

D. R. Edie, 48 Dundas Street.

Ferguson & Parker, 93 Clarence Street,

Charles Ferguson,
Keith L. Parker.

C. A. Isaacks, 79 Clarence St.

R. Martin, Princess St.

W. J. McCormick Realty Ltd.,
Brock St.

Ross McMahon, 602 Princess St.

W. N. Pratt, Box 331.

Raven Realty Ltd., Box 208,
Lorne S. Raven,
K. S. Raven.

Morris Rosen, 105 Princess St.

George Shurtleff, 153 Wellington St.

Graham Thomson, 56 Brock St.

W. E. Webster, 33 Brock St.

D. J. Whalen, Anderson Building.

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Bender Realty Co., 125 King St. W.,
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Bitzer-Dubrick Ltd., 85 Frederick St.,
W. L. Bitzer, C. E. Dubrick.

Bollert & Caton Ltd., 8 Frederick St.,
Wm. Caton.

Lester Brox Real Estate, 76 Queen St. S.,
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Wes Callander Real Estate,
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Wes Callander.

A. K. Cresman & Son,
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W. G. Crossman.

R. E. Hart Real Estate,
40 Ontario St. S.,
R. E. Hart, Stuart Mair.

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8 Frederick St.,
Alex Heide.

Hessenaur & Shantz Ltd., 24 Queen St. N.,
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E. A. Fehrenbach.

Earl W. Hornung, 695 King St. W.,
E. W. Hornung.

Kearns Ins. & Realty Ltd., 183 King St. W.,
B. F. Kearns, K. E. Butler.

J. P. Krohn Real Estate,
313 King St. E.,
J. P. Krohn.

Max N. Lauer, 21 Francis St. S.,
M. N. Lauer.

L. J. Long Realty, 548 King St. E.,
L. J. Long.

J. C. Malleck Real Estate,
170 Victoria St. S.,
J. C. Malleck.

Carl Martz Real Estate, 76 King St. W.,
Carl Martz.

Wm. Pavlik Real Estate,
388 King St. E.,
Wm. Pavlik.

Ridout Real Estate Ltd., 637 King St. W.

John A. Schmalz Agencies Ltd.,
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J. R. Schmalz.

Otto Smith & Co. Ltd., 163 King St. W.,
Otto Smith.

Stark-Janecek Ltd., 307 King St. E.,
Frank Janecek.

The Waterloo Trust & Savings Co.,
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Fred Weber Real Estate, 8 Duke St. E.,
Fred Weber.

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Geo. Whitney, C. R. Whitney,
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67 Frederick St.,
Philip Young.

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Mrs. M. Blair.

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F. C. Brown.

H. E. Brownlee, Real Estate,
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H. E. Brownlee.

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267 Dundas St.,
V. Gianelli.

The Canada Trust Company,
Huron & Erie Bldg.,
C. Fred Saddington.

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J. E. Croden.

The Crown Trust Company,
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Ralph H. Snetsinger.

Dani Real Estate Ltd., 294 Dundas St.,
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232 Edward St.,
Wesley L. Daniel.

Dettinger, John, Realtor, 711 Dundas St.,
John Dettinger.

J. A. Dixon, Realtor,
56 Wharncliffe Rd. N.,
J. A. Dixon.

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W. Evans.

Fred Gammage, Realtor,
486 Richmond St.,
Fred Gammage.

R. I. Harris Insurance Agcs. Ltd.,
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R. I. Harris.

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C. C. Hunt.

Earl Hurdle, Realtor, 15 Pritchard Place,
Earl Hurdle.

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Huron & Erie Bldg.,
P. C. Mason.

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George Insell.

Alex. Lamont, Realtor, 30 Hale St.,
Alex. Lamont.

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Manufacturer's Life Ins. Co.,
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James Egerton.

Hi. Marsh, Realtor, 247 Wellington St.,
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W. K. McInroy, Realtor,
980 1/2 Dundas St.,
W. K. McInroy.

E. H. McIntyre, Realtor,
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E. H. McIntyre.

Hugh McKervill, Realtor, 402 Dundas St.,
Hugh McKervill.

I. E. Misner, Realtor, 366 Central Ave.,
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Richards Neilands, Realtor,
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Richards Neilands.

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Northern Life Assurance Co.,
Northern Life Bldg.,
J. W. Hess.

A. H. Nurdan, Realtor, 1014 Adelaide St.,
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Ontario Loan & Debenture Co.,
Dundas St.,
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W. C. Pearce.

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225 Queens Ave.,
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Edna A. Vail, Realtor, 863 Waterloo St.,
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Wilf. Webb.

Bert. Weir & Sons Ltd., 237 Dundas St.,
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Barr, James.

Blash Real Estate,
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Blash, Steve.

Collins, J. G., Real Estate Ltd.,
1156 Victoria Ave., Niagara Falls,
Collins, J. G.,
Hart, Hugh.

Elsley, D. C. Ltd.,
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Elsley, D. C.

Guaranty Trust Co.,
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Crowe, Dave.

Hopkins, J. B. Jr.,
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Hopkins, J.

Jeremias, Eugene, Real Estate,
927 Victoria Ave., Niagara Falls,
Jeremias, E.

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606 Queen St., Niagara Falls,
Fear, R. A.,
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1916 Main St., Niagara Falls,
McMillan, D.

Ruta, Murray, Real Estate,
1543 Ferry St., Niagara Falls,
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Sacco, James E., Real Estate,
2187 Main St., Niagara Falls,
Sacco, Jim.

Young, R. C., Realty Ltd.,
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B. Kelly.
- Kennedy Agencies Ltd.,** 387 Fraser St.,
W. K. P. Kennedy.
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- William F. Hunter,** Brampton.
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- A. F. Berrill Ltd.,** 169 Colborne St. E.,
A. F. Berrill.
- J. E. Craigmyle,** 153 Colborne St. E.,
J. E. Craigmyle.
- J. F. Carter,** 43 Colborne St. W.,
J. F. Carter.
- J. P. Curran,** 118 Colborne St. E.,
J. P. Curran.
- W. S. Davis & Sons,** 63 Colborne St. E.,
W. E. Davis.
- T. S. H. Giles,** 3 Dundas St. N.,
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- A. E. LePage Ltd.,** 170 Colborne St. E.,
R. E. Sanderson.
- Ridout Real Estate Ltd.,**
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- Ryrie & Turnbull,** 156 Colborne St. E.,
J. G. Ryrie.
- J. D. Rosart,** 89 Colborne St. E.,
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- H. G. Schreiber,** 22 Colborne St. E.,
H. G. Schreiber.
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- Norman Holmes,** 14 Peter Street South,
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- Borge Jarnel,** 11 William St.,
Borge Jarnel.
- Marshall & Whitney,** 5 Mississaga St. E.,
George Marshall.
- Joe McDonald,** 5 Royal Bank Building,
Joe McDonald.
- George A. McLean,** 14 Peter St. South,
George A. McLean.
- M. T. Mulcahy,** 11 Peter Street South,
M. T. Mulcahy.
- Harold Overend,** 34 Peter Street South,
Harold Overend.

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- John A. Bolahood,**
169 Simcoe St. S., Oshawa.
- John DeWith,** Newcastle.
- Disney, Edward,** 82 Simcoe St. S., Oshawa.
- Disney, Stan,** 969 Simcoe St. N., Oshawa.
- W. E. Holmes,** 31 Bond St. E., Oshawa.
- Mrs. Olive Howe,** Whitby.
- Howard Langille,** R.R. #4, Uxbridge.
- Stan. Maan,** Pickering Beach.
- McAuley, Wilfred,** 13 Prince St., Oshawa.
- McCallum, Robt.,** 240 Drew St., Oshawa.
- Morley, Cyril,** Pickering.
- Murdoch, A. E.,** 25 Ontario St., Oshawa.
- Ristow & Olsen,** 19 Athol St. W., Oshawa.
- Schatz, A. J.,** Whitby.
- Schofield Insurance Associates,**
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- Snelgrove, L. S.,** 43 Park Rd. S., Oshawa.
- Tindall, M. O.,** 43 Bond St. W., Oshawa.
- VanHerwerden, Jack,**
741 King St. E., Oshawa.
- Wilson, Doug.,** 27 Bond St. E., Oshawa.

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J. Aaron.
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S. Andrews.
- Ault-Kinney & Company,** 246 Bank Street,
F. E. Ault.
- John Barlow,** 89 James Street,
J. Barlow.
- Bayman & Morrow,** 318 Richmond Road,
A. G. Bayman.
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138 Hopewell Avenue,
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- Miss L. B. Bonell,** 6 Aylmer Avenue,
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T. A. Clark.
- Otto Clingen,** 270 Lyon Street,
O. Clingen.
- Geo. E. Cochrane Agencies,**
339 MacLaren Street,
G. E. Cochrane.
- Courtney & Grant,**
261 Somerset Street, West,
G. Grant.
- F. Brian Davidson,** 48 Sparks Street,
F. B. Davidson.
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J. A. Hurtubise.
- H. D. Frupp & Son,** 230 Nepean Street,
H. D. Frupp.
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- Mervin Greenberg,** 110 Charlotte St.,
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- George D. Howith,** 337 Crichton Street,
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- A. A. Huebener,** 455 Brierwood Avenue,
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- Bert Katz,** 311 Lisgar Street,
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- J. T. Kelly,** 1153 Emperor Street,
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- Percy Kerwin,** 301 O'Connor Street,
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- Lalande & Kelly,** 227 Laurier Avenue, West,
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- Laurie Lewis,** 384 Bank Street,
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- L. A. McKinley Agencies,** 78 Sparks Street,
L. A. McKinley.
- Miss D. Jane McLean,**
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- Roger Murphy,** 45 Rideau Street,
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E. S. Sherwood, 140 Wellington Street,
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Thomson & Scott, 204 Wellington Street,
C. J. Scott.

Louis Titley, 172 Rideau Street,
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Toronto General Trusts Corporation,
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Donald Wagner, 17 Adelaide Street,
D. Wagner.

Leslie Wong, 134 Gloucester Street,
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Bowes and Cocks, 333 Charlotte St.

Clegg & McClellan, 328 Water St.

S. A. Darling, 346 Water St.

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Austin Elliott, 241 Swanston Ave.

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Irwin, Sargent & Lowes, 441 Water St.

Mason & Rishor, 408½ George St.

R. W. McCullough, 354 Water St.

Nugent & Hancock, 330 Water St.

Ed O'Toole, 183 Charlotte St.

John W. Paris,
522 Lakefield, Young's Point.

Ridout Real Estate Ltd., 242 Charlotte St.

Sackville Insurance & Realty,
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Sands and Bateman, 359 Aylmer St.

J. R. Sinclair, 140 Simcoe St.

L. L. Smith, 294 Aylmer St.

Merton Storey, 184 Charlotte St.

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Jack Bastow,
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C. A. Coholan,
163 Lake St., St. Catharines.

Costen & Fowler,
197 King St., St. Catharines.

Stephen Dennie,
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T. H. Garland, Grimsby.

B. J. Grosse, 30 Front St. S., Thorold.

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St. Catharines.

House-Buller Agencies,
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Huron & Erie Mort. Corp.,
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W. A. Hutt, 57 Front St. S., Thorold.

Harold Jarvis, 14 Main St., Grimsby.

Gordon Johnson,
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Colin Johnston,
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Kernahan & Graves Ltd.,
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Laugher & Ellwood,
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Alex T. Manjes,
247 St. Paul St., St. Catharines.

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43 Main St. W., Grimsby.

John Nemcko,
63 Queenston St., St. Catharines.

John O'Flynn,
70 King St., St. Catharines.

C. C. Patterson,
14 Queen St., St. Catharines.

A. C. Pieretti,
23 Lake St., St. Catharines.

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Lorne A. Plumley & Son,
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93 Ontario St., St. Catharines.

Robert Shumilo,
31A Queen St., St. Catharines.

Sam Shergold,
R.R. #3, St. Catharines.

P. Steingart,
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Mr. P. J. Gosen.

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George C. Weed Ltd.,
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Harry Wetherley,
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Whyte and Jarvis, Grimsby, Ont.

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100 St. Paul St., St. Catharines.
A. A. Youngblut.

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L. S. Burke, 761 London Road.

F. B. Clarke, 313 Bright Street.

A. Clarkson, 197 N. Christina Street.

Chas. C. Cox, 963 Briarfield Avenue.

A. A. Fisher, 143½ Lochiel Street.

L. R. Forsythe, 149 Margaret Street.

B. W. Hillmer, 103 S. Mitton St.

J. D. Jackson, 454 Exmouth Street.

Chas. Lefave, 1314 Kim Street.

J. L. Mills, 144 S. Mitton Street.

J. H. Monteith, 887 McKay Street.

T. E. Pressey, 230 N. Christina Street.

F. G. Price, 360 N. East Street.

D. Purdon, 120 Davis Street.

Richardson Real Estate,
144 Cromwell Street.

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H. J. Tichbourne, 866 Burr Street.

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D. B. White & Sons, 184 N. Victoria St.

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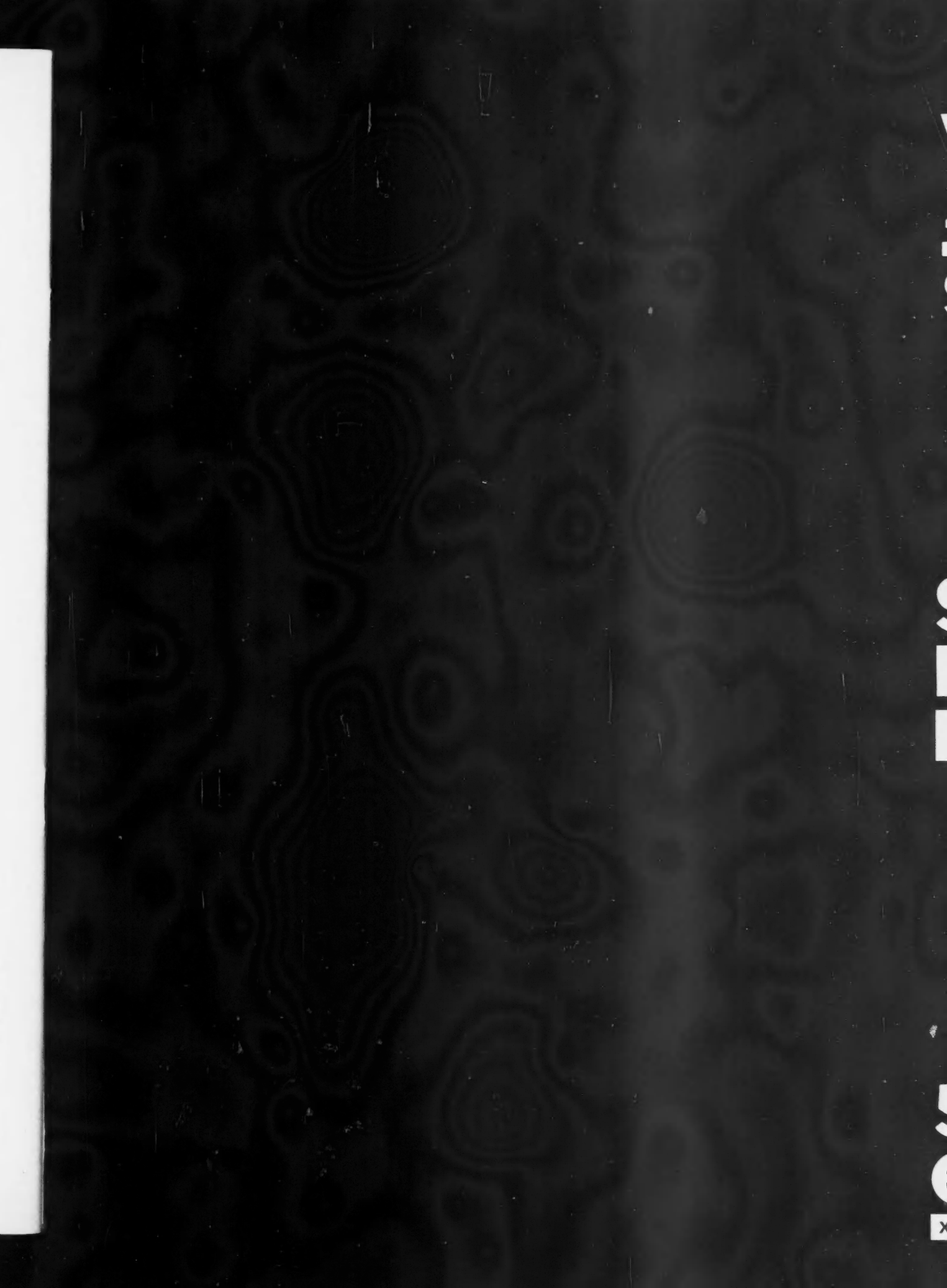
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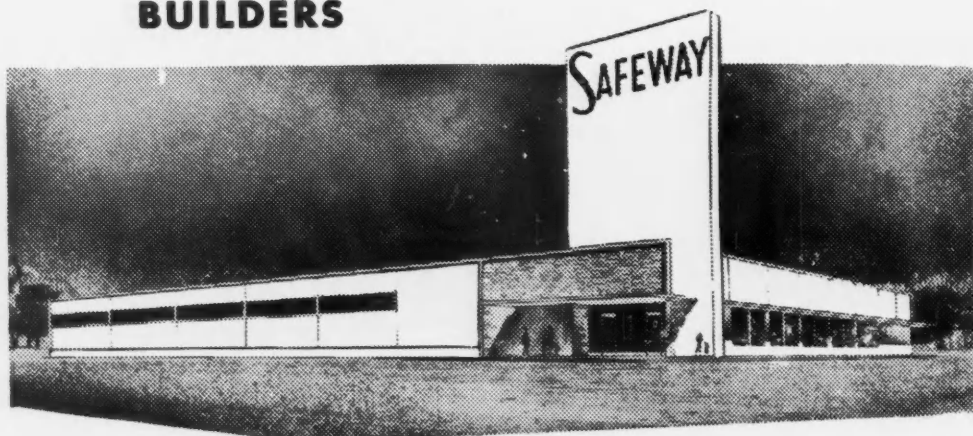
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